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UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Sturgis, et al.

SERIAL NO: 09/775,278

GROUP ART UNIT NO.: 3626

FILED: February 1, 2001

EXAMINER: PORTER, RACHEL L

FOR: "Method and Apparatus For Improving The Loss Ratio On An Insurance Program Book"

ATTORNEY DOCKET NO.: A99285US (98222/1)

RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is a response to the Restriction Requirement dated April 7, 2005. A shortened statutory period was set to expire one month from the date of the action, making a response due by May 9, 2005 (May 7 and 8 being legal holidays).

AMENDMENTS

Please amend the application as follows: